



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [M&T BANK CORPORATION](#)

City/State [BUFFALO, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [204,032,889](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

M&T BANK CORPORATION
ONE M&T PLAZA
BUFFALO, NY 142032399

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	180,401,445			149,461,802			152,702,134			135,492,616			119,591,179																	
Net income (\$000)	579,696			905,318			1,858,746			1,353,152			1,929,149																	
Number of BHCs in peer group	132									128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.58	2.67	39	2.58			2.51			2.87	2.77	49	3.47	3.01	72															
+ Non-interest income	1.20	0.96	69	1.35			1.38			1.47	1.21	68	1.65	1.32	72															
- Overhead expense	2.59	2.17	80	2.34			2.32			2.42	2.57	51	2.84	2.69	64															
- Provision for credit losses	0.35	0.09	90	-0.05			-0.05			0.59	0.51	63	0.15	0.15	60															
+ Securities gains (losses)	0	0	43	0			0			0	0.02	25	0	0.01	28															
+ Other tax equivalent adjustments	0	0	46	0			0			0	0	17	0	0	73															
= Pretax net operating income (tax equivalent)	0.85	1.40	8	1.61			1.62			1.32	1.04	70	2.15	1.56	92															
Net operating income	0.64	1.06	10	1.21			1.22			1	0.81	67	1.61	1.19	90															
Net income	0.64	1.06	10	1.21			1.22			1	0.82	66	1.61	1.19	90															
Net income (Subchapter S adjusted)				1.63							1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.94	3.12	33	2.93			2.84			3.41	3.55	36	4.53	4.41	60															
Interest expense	0.09	0.24	15	0.09			0.08			0.26	0.52	16	0.69	1.08	21															
Net interest income (tax equivalent)	2.84	2.88	41	2.84			2.76			3.14	3.01	51	3.84	3.33	72															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.10	0.08	69	0.25			0.20			0.26	0.27	61	0.16	0.21	52															
Earnings coverage of net loan and lease losses (X)	18.87	-9.51	50	9.55			12.39			10.40	22.91	45	18.86	24.40	59															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.42	1.17	77	1.64			1.60			1.78	1.58	70	1.16	0.83	84															
Allowance for loan and lease losses / Total loans and leases	1.42	1.15	77	1.62			1.58			1.76	1.55	70	1.16	0.81	84															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.07	0.41	96	2.34			2.24			1.96	0.71	93	1.15	0.57	92															
30–89 days past due loans and leases / Total loans and leases	0.74	0.32	87	0.66			0.91			0.67	0.39	82	1.31	0.43	92															
Liquidity and Funding																														
Net noncore funding dependence	-18.53	3.09	3	-26.91			-37.25			-15.04	3.20	6	2.53	14.45	18															
Net short-term noncore funding dependence	-19.64	-1.79	9	-28.50			-38.88			-18.16	-4.76	14	-2.91	3.38	23															
Net loans and leases / Total assets	62.08	61.60	48	63.44			58.97			67.88	61.58	68	74.97	63.77	80															
Capitalization																														
Tier 1 leverage ratio	8.84	9.08	44	8.55			8.87			8.48	9.13	33	9.59	9.76	52															
Holding company equity capital / Total assets	12.64	10.04	87	11.10			11.55			11.35	11.16	55	13.11	12.43	60															
Total equity capital (including minority interest) / Total assets	12.64	10.14	87	11.10			11.55			11.35	11.29	52	13.11	12.57	58															
Common equity tier 1 capital / Total risk-weighted assets	10.84	11.90	35	10.72			11.42			10	12.38	14	9.73	12.17	14															
Net loans and leases / Equity capital (X)	4.91	6.22	24	5.71			5.11			5.98	5.58	59	5.72	5.21	64															
Cash dividends / Net income	71.91	34	92	35.25			35.29			47.10	42.30	58	32.38	33.12	50															
Cash dividends / Net income (Subchapter S adjusted)				69.44							-0.65				-12.02															
Growth Rates																														
Assets	35.49	7.91	92	7.92			8.75			18.96	16.68	61	-0.19	9.26	10															
Equity capital	54.27	-0.29	94	4.86			10.60			2.99	6.99	31	1.66	10.49	15															
Net loans and leases	32.58	11.87	88	-0.60			-5.53			7.71	9.07	53	2.77	9.10	26															
Noncore funding	-0.04	10.50	47	-29.32			-33.14			-17.95	-12.18	44	-33.49	6.59	4															
Parent Company Ratios																														
Short-term debt / Equity capital	1.95	0.43	84	0			0			0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	3.20	11.61	32	4.64			4.28			4.84	13.56	32	4.90	13.04	40															
Equity investment in subsidiaries / Equity capital	99.63	103.92	30	102.44			99.29			103.19	102.81	55	102.17	103.22	47															
Cash from ops + noncash items + op expense / Op expense + dividends	231.85	116.54	81	133.65			149.47			107.04	147.24	29	294.36	190.27	82															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,079,758	1,877,006	3,705,316	3,923,400	4,390,449	10.80	15.44
Income from lease financing receivables.....	37,584	22,541	43,672	51,653	51,733	66.74	78.23
Fully taxable income on loans and leases.....	2,114,085	1,895,447	3,741,385	3,965,075	4,431,028	11.53	16.36
Tax-exempt income on loans and leases.....	3,257	4,100	7,603	9,978	11,154	-20.56	-44.21
Estimated tax benefit on income on loans and leases.....	2,162	7,432	14,688	17,122	22,396	-70.91	-85.51
Income on loans and leases (tax equivalent).....	2,119,504	1,906,979	3,763,676	3,992,175	4,464,578	11.14	15.34
Investment interest income (tax equivalent).....	179,022	67,298	132,549	168,925	274,809	166.02	-2.17
Interest on balances due from depository institutions.....	99,053	15,584	47,491	32,956	141,397	535.61	306.37
Interest income on other earning assets.....	9,780	4,924	9,799	15,944	21,673	98.62	19.05
Total interest income (tax equivalent).....	2,407,359	1,994,785	3,953,515	4,210,000	4,902,457	20.68	17.25
Interest on time deposits of \$250K or more	547	2,186	3,426	11,977	21,795	-74.98	-87.12
Interest on time deposits < \$250K.....	2,077	9,908	15,209	54,303	73,631	-79.04	-93.31
Interest on foreign office deposits	0	201	201	4,054	21,917	-100.00	-100.00
Interest on other deposits	34,654	19,556	32,998	146,701	368,003	77.20	-38.31
Interest on other borrowings and trading liabilities.....	32,269	27,233	54,069	84,815	216,400	18.49	-54.07
Interest on subordinated debt and mandatory convertible securities	7,960	4,501	8,103	24,545	47,583	76.85	-63.33
Total interest expense.....	77,507	63,585	114,006	326,395	749,329	21.90	-57.87
Net interest income (tax equivalent).....	2,329,852	1,931,200	3,839,509	3,883,605	4,153,128	20.64	24.64
Non-interest income.....	1,082,419	1,010,066	2,111,830	1,989,574	1,967,448	7.16	22.95
Adjusted operating income (tax equivalent)	3,412,271	2,941,266	5,951,339	5,873,179	6,120,576	16.01	24.10
Overhead expense.....	2,332,522	1,749,487	3,535,789	3,276,949	3,392,488	33.33	54.35
Provision for credit losses.....	312,000	-36,800	-75,550	800,000	176,000		191.59
Securities gains (losses)	0	4	8	2	-4	-100.00	
Other tax equivalent adjustments	0	0	0	-1	1		
Pretax net operating income (tax equivalent).....	766,944	1,205,642	2,469,880	1,786,808	2,570,126	-36.39	-32.21
Applicable income taxes	173,287	292,859	596,403	416,369	618,112	-40.83	-54.95
Tax equivalent adjustments	13,961	7,465	14,731	17,287	22,865	87.02	-16.58
Applicable income taxes (tax equivalent).....	187,248	300,324	611,134	433,656	640,977	-37.65	-53.35
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	579,696	905,318	1,858,746	1,353,152	1,929,149	-35.97	-20.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	579,696	905,318	1,858,746	1,353,152	1,929,149	-35.97	-20.59
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	579,696	905,318	1,858,746	1,353,152	1,929,149	-35.97	-20.59
Investment securities income (tax equivalent).....	179,022	67,298	132,549	168,925	274,809	166.02	-2.17
US Treasury and agency securities (excluding mortgage-backed securities)	31,434	58	961	967	26,855	54096.55	222.83
Mortgage-backed securities	114,923	65,707	127,986	163,499	239,651	74.90	-31.68
All other securities	32,665	1,533	3,602	4,459	8,303	2031.30	549.33
Cash dividends declared.....	416,864	319,122	655,882	637,304	624,698	30.63	56.16
Common	370,158	285,022	582,967	569,076	552,216	29.87	60.61
Preferred.....	46,706	34,100	72,915	68,228	72,482	36.97	28.05

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.67	2.90	30	2.67			2.59			3.11	3.27	34	4.10	4	60
Less: Interest expense	0.09	0.22	14	0.09			0.07			0.24	0.48	15	0.63	0.98	22
Equals: Net interest income (tax equivalent)	2.58	2.67	39	2.58			2.51			2.87	2.77	49	3.47	3.01	72
Plus: Non-interest income	1.20	0.96	69	1.35			1.38			1.47	1.21	68	1.65	1.32	72
Equals: adjusted operating income (tax equivalent)	3.78	3.67	69	3.94			3.90			4.33	4.04	70	5.12	4.41	80
Less: Overhead expense	2.59	2.17	80	2.34			2.32			2.42	2.57	51	2.84	2.69	64
Less: Provision for credit losses	0.35	0.09	90	-0.05			-0.05			0.59	0.51	63	0.15	0.15	60
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0			0			0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0			0			0	0.02	27	0	0.01	27
Plus: other tax equivalent adjustments	0	0	46	0			0			0	0	17	0	0	73
Equals: Pretax net operating income (tax equivalent)	0.85	1.40	8	1.61			1.62			1.32	1.04	70	2.15	1.56	92
Less: Applicable income taxes (tax equivalent)	0.21	0.33	16	0.40			0.40			0.32	0.23	77	0.54	0.36	89
Less: Minority interest	0	0	44	0			0			0	0	42	0	0	36
Equals: Net operating income	0.64	1.06	10	1.21			1.22			1	0.81	67	1.61	1.19	90
Plus: Net extraordinary items	0	0	50	0			0			0	0	50	0	0	50
Equals: Net income	0.64	1.06	10	1.21			1.22			1	0.82	66	1.61	1.19	90
Memo: Net income (last four quarters)	0.91	1.12	21	1.20			1.22			1	0.82	66	1.61	1.19	90
Net income—BHC and noncontrolling (minority) interest	0.64	1.07	8	1.21			1.22			1	0.83	66	1.61	1.20	89
Margin Analysis															
Average earning assets / Average assets	90.82	92.97	22	91.02			91.24			91.15	92.32	33	90.41	91.05	42
Average interest-bearing funds / Average assets	45.87	60.12	6	51.58			50.02			54.54	64.06	13	60.51	65.57	27
Interest income (tax equivalent) / Average earning assets	2.94	3.12	33	2.93			2.84			3.41	3.55	36	4.53	4.41	60
Interest expense / Average earning assets	0.09	0.24	15	0.09			0.08			0.26	0.52	16	0.69	1.08	21
Net interest income (tax equivalent) / Average earning assets	2.84	2.88	41	2.84			2.76			3.14	3.01	51	3.84	3.33	72
Yield or Cost															
Total loans and leases (tax equivalent)	3.86	4.01	42	3.85			3.89			4.13	4.27	47	4.99	5.09	48
Interest-bearing bank balances	0.53	0.42	85	0.11			0.14			0.20	0.27	34	1.60	2.04	26
Federal funds sold and reverse repos	0.40	0.58	43	0.12			0.12			0.26	0.68	30	1.70	2.44	27
Trading assets	0.29	0.52	65	0.10			0.13			0.10	0.60	57	0.41	0.99	54
Total earning assets	2.92	3.09	34	2.92			2.83			3.39	3.51	37	4.51	4.36	61
Investment securities (tax equivalent)	2.46	1.85	90	2.24			2.20			2.17	2.25	42	2.47	2.76	26
US Treasury and agency securities (excluding mortgage-backed securities)	1.33	1.22	62	1.17			0.54			7.68	1.75	97	2.34	2.32	61
Mortgage-backed securities	2.46	1.78	93	2.35			2.26			2.27	2.05	69	2.61	2.61	53
All other securities	4.28	2.82	87	2.19			2.64			3.17	3.24	56	5.66	4.06	86
Interest-bearing deposits	0.09	0.20	21	0.08			0.07			0.31	0.53	23	0.78	1.10	27
Time deposits of \$250K or more	0.25	0.50	14	1.10			0.93			1.93	1.42	87	2.29	1.96	76
Time deposits < \$250K	0.13	0.44	8	0.63			0.52			1.27	1.36	41	1.41	1.82	25
Other domestic deposits	0.09	0.17	31	0.06			0.05			0.24	0.36	30	0.69	0.93	35
Foreign deposits		0.25		0.08			0.08			0.35	0.42	53	1.58	1.19	73
Federal funds purchased and repos	0.05	0.36	9	0.01			0.01			0.70	0.62	70	1.55	1.86	39
Other borrowed funds and trading liabilities	1.78	1.24	77	1.46			1.46			1.61	1.50	56	2.81	2.38	74
All interest-bearing funds	0.19	0.36	21	0.16			0.15			0.44	0.74	20	1.04	1.49	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	1,082,419		1,010,066		2,111,830		1,989,574		1,967,448						
Fiduciary activities income	334,481		295,164		611,352		544,412		515,754						
Service charges on deposit accounts - domestic	161,475		137,039		290,736		270,745		331,510						
Trading revenue.....	-9,538		12,840		24,215		40,536		62,044						
Investment banking fees and commissions.....	74,864		51,386		106,427		119,151		118,234						
Insurance activities revenue.....	28,533		25,149		46,703		47,022		47,198						
Venture capital revenue.....	31,655		-76		29,304		54,786		39,350						
Net servicing fees	128,550		107,121		234,205		183,515		226,308						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	35,977		136,709		259,421		285,163		159,569						
Other non-interest income.....	296,422		244,734		509,467		444,244		467,481						
Total overhead expenses	2,332,522		1,749,487		3,535,789		3,276,949		3,392,488						
Personnel expense.....	1,353,721		1,020,212		2,045,677		1,950,692		1,900,797						
Net occupancy expense.....	210,467		163,319		326,698		322,037		324,079						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	19,640		5,475		10,167		14,869		19,490						
Other operating expenses.....	748,694		560,481		1,153,247		989,351		1,148,122						
Fee income on mutual funds and annuities.....	10,575		28,730		35,746		66,060		71,070						
Memoranda															
Assets under management in proprietary mutual funds and annuities	11,881,721		12,679,678		13,182,574		12,899,348		12,520,155						
Number of equivalent employees	22,680		16,978		17,421		17,076		17,503						
Average personnel expense per employee.....	59.69		60.09		117.43		114.24		108.60						
Average assets per employee.....	7,954.21		8,803.26		8,765.41		7,934.68		6,832.61						
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.98	2.35	38	2.84			1.69			3.32	2.02	72	3.61	2.72	69
Overhead expenses / Net Interest Income + non-interest income	68.64	59.40	82	59.63			59.56			55.96	62.28	29	55.64	61.29	26
Percent of Average Assets															
Total overhead expense	2.59	2.17	80	2.34			2.32			2.42	2.57	51	2.84	2.69	64
Personnel expense.....	1.50	1.20	81	1.37			1.34			1.44	1.30	63	1.59	1.41	69
Net occupancy expense.....	0.23	0.22	56	0.22			0.21			0.24	0.26	36	0.27	0.28	47
Other operating expenses.....	0.85	0.72	78	0.76			0.76			0.74	0.94	42	0.98	0.97	65
Overhead less non-interest income	1.39	1.19	63	0.99			0.93			0.95	1.25	27	1.19	1.32	36
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	68.36	58.92	83	59.48			59.41			55.80	61.82	29	55.43	60.64	28
Personnel expense.....	39.67	32.65	86	34.69			34.37			33.21	32.36	49	31.06	32.39	39
Net occupancy expense.....	6.17	6.14	50	5.55			5.49			5.48	6.58	30	5.29	6.52	25
Other operating expenses.....	22.52	19.36	78	19.24			19.55			17.10	22.28	27	19.08	21.20	44
Total non-interest income	31.72	25.40	70	34.34			35.48			33.88	28.83	64	32.14	29.23	66
Fiduciary activities income	9.80	2.23	91	10.04			10.27			9.27	2.09	93	8.43	1.97	92
Service charges on domestic deposit accounts	4.73	3.45	69	4.66			4.89			4.61	3.27	75	5.42	3.88	69
Trading revenue.....	-0.28	0.45	11	0.44			0.41			0.69	1.28	62	1.01	1.18	64
Investment banking fees and commissions.....	2.19	2.25	63	1.75			1.79			2.03	2.46	61	1.93	3.54	52
Insurance activities revenue.....	0.84	0.36	80	0.86			0.78			0.80	0.41	77	0.77	0.47	76
Venture capital revenue.....	0.93	0.01	95	0			0.49			0.93	0.01	95	0.64	0.02	94
Net servicing fees	3.77	1.38	85	3.64			3.94			3.12	0.01	96	3.70	0.28	98
Net securitization income	0	0	47	0			0			0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.05	1.51	51	4.65			4.36			4.86	3.92	66	2.61	1.86	69
Other non-interest income.....	8.69	9.09	61	8.32			8.56			7.56	9.65	44	7.64	10.04	43
Overhead less non-interest income	36.64	32.73	57	25.14			23.93			21.92	31.93	23	23.28	31.06	26
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.59	21.22	66	24.29			24.15			23.30	18.63	81	24.05	20.56	78
Applicable income tax + TE / Pretax net operating income + TE	24.41	23.38	64	24.91			24.74			24.27	21.18	76	24.94	23.23	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	73,618,995	57,441,620	54,515,656	58,354,295	56,190,676	28.16	23.24
Commercial and industrial loans	27,893,965	20,424,471	18,072,281	22,431,380	19,037,513	36.57	59.69
Loans to individuals	14,754,090	13,734,148	14,411,192	12,583,272	10,902,321	7.43	107.29
Loans to depository institutions and acceptances of other banks	11,890	12,412	2,743	2,026	2,559	-4.21	444.41
Agricultural loans	39,919	21,143	22,611	25,593	32,001	88.80	-48.02
Other loans and leases	12,167,261	5,479,638	5,887,969	5,139,301	4,757,799	122.04	159.93
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	128,486,120	97,113,432	92,912,452	98,535,867	90,922,869	32.31	44.24
Less: Allowance for loan and lease losses	1,823,790	1,575,128	1,469,226	1,736,387	1,051,071	15.79	80.89
Net loans and leases	126,662,330	95,538,304	91,443,226	96,799,480	89,871,798	32.58	43.82
Debt securities that reprice or mature in over 1 year	21,315,047	5,346,690	6,384,997	6,205,296	8,271,967	298.66	50.00
Mutual funds and equity securities	101,872	78,671	77,640	92,985	140,041	29.49	22.30
Subtotal	148,079,249	100,963,665	97,905,863	103,097,761	98,283,806	46.67	44.66
Interest-bearing bank balances	33,437,454	33,864,824	41,872,304	23,663,810	7,190,154	-1.26	565.58
Federal funds sold and reverse repos	250,250	0	0	0	3,500		24925.00
Debt securities that reprice or mature within 1 year	765,055	330,215	305,098	364,263	698,498	131.68	-23.40
Trading assets	133,855	712,558	468,031	1,068,581	470,129	-81.21	-23.36
Total earning assets	182,665,887	135,872,338	140,551,679	128,196,451	106,651,315	34.44	68.22
Non-interest-bearing cash and due from depository institutions	1,688,274	1,410,468	1,337,577	1,552,743	1,432,805	19.70	25.57
Premises, fixed assets, and leases	1,589,106	1,112,624	1,143,184	1,154,020	1,124,342	42.83	145.41
Other real estate owned	28,692	27,902	23,901	34,668	85,646	2.83	-72.52
Investment in unconsolidated subsidiaries	99,873	46,816	51,040	39,387	33,563	113.33	-21.61
Intangible and other assets	17,963,057	12,119,520	11,964,722	11,623,836	10,545,086	48.22	78.12
Total assets	204,032,889	150,589,668	155,072,103	142,601,105	119,872,757	35.49	68.77
Quarterly average assets	209,075,979	150,706,845	157,790,468	144,646,733	122,513,033	38.73	73.18
Average loans and leases (YTD)	109,879,029	98,983,119	96,632,695	96,594,677	89,487,253	11.01	22.63
Memoranda							
Loans held-for-sale	323,824	888,304	902,127	1,057,443	442,079	-63.55	-40.93
Loans not held-for-sale	128,162,296	96,225,128	92,010,325	97,478,424	90,480,790	33.19	44.76
Real estate loans secured by 1–4 family	27,774,190	20,350,206	19,589,857	20,673,367	20,538,568	36.48	5.13
Commercial real estate loans	45,618,799	36,879,551	34,699,862	37,468,484	35,458,630	23.70	37.80
Construction and land development	9,315,529	10,228,603	9,256,034	10,029,758	8,978,082	-8.93	22.34
Multifamily	5,981,576	4,319,625	3,880,186	4,601,634	4,235,225	38.47	43.83
Nonfarm nonresidential	30,321,694	22,331,323	21,563,642	22,837,092	22,245,323	35.78	42.15
Real estate loans secured by farmland	166,672	154,969	166,169	157,170	143,856	7.55	-3.51
Total investment securities	22,181,998	5,756,652	6,768,118	6,664,580	9,115,734	285.33	44.83
U.S. Treasury securities	6,519,966	10,103	681,742	12,337	259,629	64434.95	209.34
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	2,737,757	546	177	1,531	4,915	501320.70	6438.55
Mortgage-backed securities	12,639,266	5,532,397	5,884,195	6,425,052	8,580,632	128.46	-2.42
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	183,137	134,935	124,364	132,675	130,517	35.72	39.92
Mutual funds and equity securities	101,872	78,671	77,640	92,985	140,041	29.49	22.30
Available-for-sale securities	8,704,955	3,959,783	3,955,804	4,822,606	6,318,776	119.83	-27.02
U.S. Treasury securities	5,182,571	7,023	678,690	9,338	9,767	73694.26	145.89
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	0	0	775		-100.00
Mortgage-backed securities	3,341,553	3,820,490	3,155,312	4,683,454	6,180,956	-12.54	-65.22
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	180,831	132,270	121,802	129,814	127,278	36.71	43.89
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-677,056	66,816	36,616	93,292	42,289		
Available-for-sale securities appreciation (depreciation)	-174,461	157,843	106,457	201,579	60,500		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	11,725,231	4,201,934	5,001,750	4,158,851	1,782,386	179.04	391.65

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	72,371,179	55,618,719	60,129,610	47,572,884	32,396,407	30.12	123.60
NOW, ATS and transaction accounts	9,177,100	13,608,598	9,663,615	14,628,231	10,943,947	-32.56	34.54
Time deposits less brokered deposits < \$250K	925,613	-1,305,547	-378,943	-1,073,562	2,180,507		-85.24
MMDA and other savings accounts	83,505,200	55,855,409	58,908,707	53,020,159	43,965,511	49.50	81.53
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	165,979,092	123,777,179	128,322,989	114,147,712	89,486,372	34.10	81.48
Time deposits of \$250K or more	691,922	327,491	345,188	454,420	808,143	111.28	-1.82
Foreign deposits	29,297	27,935	31,644	684,554	1,706,748	4.88	-88.02
Federal funds purchased and repos	616,905	91,235	47,046	59,482	164,042	576.17	-1.07
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	502,416	909,149	903,864	349,976	1,499,211	-44.74	-78.18
Other borrowings w/remaining maturity over 1 year	1,519,382	1,526,823	1,526,954	2,451,803	3,436,538	-0.49	-65.33
Brokered deposits < \$250K	3,653,749	4,133,656	2,841,718	4,519,052	2,768,806	-11.61	223.03
Noncore funding	7,013,671	7,016,289	5,696,414	8,519,287	10,383,488	-0.04	-25.30
Trading liabilities	0	103,359	85,676	116,902	79,903	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities	1,497,981	1,063,476	1,054,551	1,580,414	1,948,758	40.86	-26.43
Other liabilities	3,747,614	1,909,061	2,009,068	2,049,507	2,257,587	96.31	132.79
Total liabilities	178,238,358	133,869,364	137,168,698	126,413,822	104,156,108	33.14	70.38
Equity Capital							
Perpetual preferred stock (including surplus)	2,010,600	1,250,000	1,750,000	1,250,000	1,250,000	60.85	63.26
Common stock	89,718	79,871	79,871	79,871	79,871	12.33	12.27
Common surplus	9,986,881	6,620,528	6,635,000	6,617,404	6,593,539	50.85	51.20
Retained earnings	14,808,637	14,030,215	14,646,448	13,444,428	12,820,916	5.55	52.90
Accumulated other comprehensive income	-506,490	-176,974	-127,578	-63,032	-206,680		
Other equity capital components	-594,815	-5,083,336	-5,080,336	-5,141,388	-4,820,997		
Total holding company equity capital	25,794,531	16,720,304	17,903,405	16,187,283	15,716,649	54.27	58.41
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	25,794,531	16,720,304	17,903,405	16,187,283	15,716,649	54.27	58.41
Total liabilities and capital	204,032,889	150,589,668	155,072,103	142,601,105	119,872,757	35.49	68.77
Memoranda							
Non-interest-bearing deposits	72,400,476	55,646,654	60,161,254	47,572,884	32,396,407	30.11	123.69
Interest-bearing deposits	97,953,584	72,619,607	71,380,285	72,232,854	62,373,662	34.89	60.12
Total deposits	170,354,060	128,266,261	131,541,539	119,805,738	94,770,069	32.81	82.12
Long-term debt that reprices within 1 year	229,777	309,574	289,432	601,008	1,802,409	-25.78	-80.17
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,903,405	16,187,283	16,187,283	15,716,649	15,460,191		
Accounting restatements	0	0	0	-91,925	0		
Net income	579,696	905,318	1,858,746	1,353,152	1,929,149		
Net sale of new perpetual preferred stock	260,600	0	495,000	0	14,500		
Net sale of new common stock	-10,492	2,550	21,620	23,232	17,818		
Sale of treasury stock	65,773	58,217	61,184	53,581	56,073		
Less: Purchase of treasury stock	600,000	0	0	373,750	1,349,785		
Changes incident to business combinations	8,391,325	0	0	0	0		
Less: Dividends declared	416,864	319,122	655,882	637,304	624,698		
Change in other comprehensive income	-378,912	-113,942	-64,546	143,648	213,401		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	25,794,531	16,720,304	17,903,405	16,187,283	15,716,649		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	36.08	38.78	37	38.14			35.16			40.92	36.22	55	46.88	37.78	64
Commercial and industrial loans	13.67	11.05	67	13.56			11.65			15.73	13.52	62	15.88	12.02	70
Loans to individuals	7.23	3.52	81	9.12			9.29			8.82	3.40	85	9.09	4.20	79
Loans to depository institutions and acceptances of other banks	0.01	0.02	75	0.01			0			0	0.03	69	0	0.04	64
Agricultural loans.....	0.02	0.19	43	0.01			0.01			0.02	0.19	40	0.03	0.24	44
Other loans and leases.....	5.96	4.45	67	3.64			3.80			3.60	4.63	52	3.97	5.01	50
Net loans and leases.....	62.08	61.60	48	63.44			58.97			67.88	61.58	68	74.97	63.77	80
Debt securities over 1 year.....	10.45	19.46	18	3.55			4.12			4.35	15.55	8	6.90	14.60	12
Mutual funds and equity securities	0.05	0.05	63	0.05			0.05			0.07	0.05	71	0.12	0.06	76
Subtotal	72.58	82.34	15	67.05			63.14			72.30	78.16	18	81.99	79.65	34
Interest-bearing bank balances	16.39	4.59	93	22.49			27			16.59	7.51	91	6	3.06	80
Federal funds sold and reverse repos.....	0.12	0.58	69	0			0			0	0.82	26	0	1.57	57
Debt securities 1 year or less	0.37	1.68	23	0.22			0.20			0.26	1.68	17	0.58	1.91	30
Trading assets	0.07	0.55	56	0.47			0.30			0.75	1.01	68	0.39	1.19	65
Total earning assets.....	89.53	90.95	32	90.23			90.64			89.90	91.05	31	88.97	89.53	42
Non-interest cash and due from depository institutions.....	0.83	1.01	36	0.94			0.86			1.09	1.07	48	1.20	1.14	52
Other real estate owned.....	0.01	0.01	71	0.02			0.02			0.02	0.02	67	0.07	0.03	85
All other assets.....	9.65	7.97	69	8.84			8.50			9.01	7.82	68	9.83	9.27	61
Memoranda															
Short-term investments	16.89	7.68	86	22.71			27.20			16.85	11.17	79	6.58	7.63	59
U.S. Treasury securities.....	3.20	1.96	74	0.01			0.44			0.01	0.84	38	0.22	1.03	53
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0			0			0	0.63	11	0	0.54	13
Municipal securities	1.34	1.75	56	0			0			0	1.69	17	0	1.34	20
Mortgage-backed securities	6.19	13.68	17	3.67			3.79			4.51	11.75	13	7.16	11.44	24
Asset-backed securities	0	0.68	21	0			0			0	0.32	24	0	0.28	25
Other debt securities	0.09	0.52	43	0.09			0.08			0.09	0.42	46	0.11	0.39	52
Loans held-for-sale.....	0.16	0.35	56	0.59			0.58			0.74	0.52	70	0.37	0.39	62
Loans held for investment	62.81	61.41	48	63.90			59.33			68.36	61.72	69	75.48	63.50	82
Real estate loans secured by 1–4 family	13.61	12.26	62	13.51			12.63			14.50	11.91	62	17.13	13.29	65
Revolving	2.43	1.49	73	2.46			2.32			2.81	1.66	72	3.72	2.07	76
Closed-end, secured by first liens	11.14	10.40	59	11.01			10.28			11.65	9.81	61	13.34	10.69	67
Closed-end, secured by junior liens	0.04	0.18	30	0.04			0.03			0.04	0.22	24	0.07	0.28	27
Commercial real estate loans	22.36	24.34	45	24.49			22.38			26.28	22.22	59	29.58	22.23	60
Construction and land development.....	4.57	3.75	62	6.79			5.97			7.03	3.40	86	7.49	3.44	86
Multifamily.....	2.93	3.69	53	2.87			2.50			3.23	3.12	61	3.53	3.01	68
Nonfarm nonresidential	14.86	15.50	50	14.83			13.91			16.01	14.72	51	18.56	14.69	61
Real estate loans secured by farmland.....	0.08	0.35	49	0.10			0.11			0.11	0.33	55	0.12	0.36	55

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	57.30	62.08	33	59.15			58.67			59.22	57.15	44	61.80	57.46	47
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.62	20.31	54	20.96			21.08			20.98	19.43	54	22.59	20.75	57
Real estate loans secured by 1–4 family.....	3.86	2.40	75	3.82			3.87			4.06	2.64	68	4.91	3.15	72
Revolving	17.76	17.67	52	17.13			17.21			16.92	16.59	51	17.68	17.39	53
Closed-end.....	35.50	38.23	41	37.98			37.35			38.03	34.63	51	39	33.52	53
Commercial real estate loans	7.25	5.97	61	10.53			9.96			10.18	5.26	84	9.87	5.09	81
Construction and land development.....	1.12	1.34	57	1.37			1.58			1.30	0.93	65	1.69	0.94	74
1–4 family.....	6.13	4.56	66	9.16			8.38			8.88	4.19	91	8.19	4.02	85
Other	4.66	5.72	52	4.45			4.18			4.67	4.96	55	4.66	4.69	59
Nonfarm nonresidential	23.60	24.64	45	23			23.21			23.18	22.93	47	24.47	22.15	52
Owner-occupied.....	7.16	8.28	44	6.77			7.23			6.68	7.68	44	7.07	7.72	51
Other.....	16.44	16.13	51	16.23			15.98			16.49	14.95	57	17.40	14.34	61
Real estate loans secured by farmland.....	0.13	0.59	51	0.16			0.18			0.16	0.54	52	0.16	0.55	53
Loans to depository institutions and acceptances of other banks.....	0.01	0.05	73	0.01			0			0	0.06	68	0	0.11	62
Commercial and industrial loans	21.71	18.46	62	21.03			19.45			22.76	22.17	55	20.94	19.53	60
Loans to individuals	11.48	6.27	77	14.14			15.51			12.77	6.13	79	11.99	7.13	76
Credit card loans	0.47	0.53	75	0.55			0.62			0.57	0.65	74	0.69	0.81	73
Agricultural loans.....	0.03	0.32	42	0.02			0.02			0.03	0.32	38	0.04	0.37	42
Other loans and leases.....	9.47	8.30	65	5.64			6.34			5.22	9.09	48	5.23	9.85	42
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	379.27	407.54	40	414.12			365.86			436.12	381.27	53	454.80	391.26	55
Real estate loans secured by 1–4 family.....	143.09	130.40	62	146.71			131.47			154.50	125.03	64	166.24	138.18	63
Revolving	25.53	15.55	74	26.75			24.14			29.90	17.42	72	36.11	21.26	72
Closed-end.....	117.55	113.22	59	119.96			107.33			124.60	106.14	60	130.13	115.20	59
Commercial real estate loans	235.02	254.23	44	265.88			232.88			280.02	234.65	55	287	229.44	56
Construction and land development.....	47.99	38.88	62	73.74			62.12			74.96	35.62	85	72.67	34.95	83
1–4 family.....	7.41	8.60	55	9.59			9.88			9.54	6.34	69	12.42	6.61	73
Other	40.59	29.76	67	64.15			52.24			65.42	28.16	92	60.25	27.32	87
Multifamily.....	30.82	39.14	52	31.14			26.04			34.39	32.74	65	34.28	31.04	66
Nonfarm nonresidential	156.21	162.28	48	160.99			144.72			170.68	155.06	54	180.05	152.10	57
Owner-occupied.....	47.40	54.20	46	47.40			45.08			49.22	52.37	50	52.03	53.07	54
Other	108.81	106.54	51	113.60			99.64			121.46	100.54	60	128.03	97.41	64
Real estate loans secured by farmland.....	0.86	3.62	49	1.12			1.12			1.17	3.44	55	1.16	3.60	52
Loans to depository institutions and acceptances of other banks.....	0.06	0.27	74	0.09			0.02			0.02	0.28	68	0.02	0.44	63
Commercial and industrial loans	143.70	115.10	67	147.25			121.29			167.64	139.91	64	154.09	122.02	66
Loans to individuals	76.01	35.52	80	99.01			96.72			94.04	37.47	84	88.24	43.51	78
Credit card loans	3.09	2.76	75	3.83			3.85			4.17	3.30	75	5.07	4.34	75
Agricultural loans.....	0.21	1.81	42	0.15			0.15			0.19	1.88	41	0.26	2.18	41
Other loans and leases.....	62.68	50.19	68	39.50			39.52			38.41	49.54	54	38.51	52.44	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.94	30.64	54	34.99			34.08			34.92	27.32	68	35.65	26.45	71
(CECL transition adjusted)	224.65	203.71	55	245			212.49			257.19	183.76	75	262.33	178.57	75
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	272.05	261.50	52	292.40			257.57			306.41	240.85	63	314.35	236.10	63

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	16.89	7.68	86	22.71			27.20			16.85	11.17	79	6.58	7.63	59
Liquid assets	26.77	25.39	57	27.53			32.36			22.89	26.22	44	14.89	22.44	30
Investment securities	10.87	21.68	13	3.82			4.36			4.67	17.85	6	7.60	16.99	11
Net loans and leases	62.08	61.60	48	63.44			58.97			67.88	61.58	68	74.97	63.77	80
Net loans, leases and standby letters of credit	63.33	62.44	48	65.06			60.49			69.57	62.48	70	77.13	64.84	82
Core deposits	81.35	75.64	63	82.20			82.75			80.05	70.67	79	74.65	63.09	75
Noncore funding	3.44	10.86	20	4.66			3.67			5.97	14.13	24	8.66	19.36	19
Time deposits of \$250K or more	0.34	1.54	12	0.22			0.22			0.32	2.11	7	0.67	2.94	10
Foreign deposits	0.01	0.34	79	0.02			0.02			0.48	0.36	83	1.42	0.43	84
Federal funds purchased and repos	0.30	1.20	40	0.06			0.03			0.04	1.47	23	0.14	1.94	25
Secured federal funds purchased	0	0	49	0			0			0	0	48	0	0	49
Net federal funds purchased (sold)	0.18	0.50	51	0.06			0.03			0.04	0.54	41	0.13	0.48	41
Commercial paper	0	0.02	45	0			0			0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.25	1.63	35	0.60			0.58			0.25	1.24	39	1.25	3.01	32
Earning assets that reprice within 1 year	51.62	36.16	87	56.58			57.94			53.47	39.38	86	52.64	39.29	86
Interest-bearing liabilities that reprice within 1 year	2.15	6.49	13	1.68			1.48			2.12	8.20	9	3.40	10.19	10
Long-term debt that reprices within 1 year	0.11	0.28	68	0.21			0.19			0.42	0.47	72	1.50	0.96	76
Net assets that reprice within 1 year	49.36	28.22	93	54.69			56.27			50.93	29.11	93	47.73	26.63	92
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-18.53	3.09	3	-26.91			-37.25			-15.04	3.20	6	2.53	14.45	18
Net short-term noncore funding dependence	-19.64	-1.79	9	-28.50			-38.88			-18.16	-4.76	14	-2.91	3.38	23
Short-term investment / Short-term noncore funding	642.18	166.36	93	631.89			1,029			453.70	184.19	89	157.04	77.77	80
Liquid assets - short-term noncore funding / Nonliquid assets	32.96	28.61	62	33.03			43.94			24.87	28.18	52	12.56	16.97	47
Net loans and leases / Total deposits	74.35	76.80	44	74.48			69.52			80.80	79.43	56	94.83	90.31	60
Net loans and leases / Core deposits	76.31	82.80	42	77.19			71.26			84.80	88.34	48	100.43	103.93	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.82	-6.37	55	0.54			0.27			0.79	1.57	44	0.37	0.72	47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.99	-13.54	93	1.26			0.78			1.70	4.31	16	0.54	1.36	34
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29								0.02				0	
Percent of Investment Securities															
Held-to-maturity securities	60.30	23.58	92	29.85			40.41			26.24	11.38	75	29.15	12.67	78
Available-for-sale securities	39.24	74.56	7	68.79			58.45			72.36	87.23	22	69.32	85.40	20
U.S. Treasury securities	29.39	9.26	86	0.18			10.07			0.19	4.72	42	2.85	6.15	55
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0			0			0	4.01	10	0	3.49	13
Municipal securities	12.34	8	69	0.01			0			0.02	9.83	18	0.05	7.75	20
Mortgage-backed securities	56.98	63.23	39	96.10			86.94			96.41	66.64	92	94.13	67.43	91
Asset-backed securities	0	3.36	21	0			0			0	1.91	24	0	1.66	24
Other debt securities	0.83	3.01	45	2.34			1.84			1.99	3.01	53	1.43	2.94	56
Mutual funds and equity securities	0.46	0.28	74	1.37			1.15			1.40	0.35	89	1.54	0.40	89
Debt securities 1 year or less	3.45	8.89	35	5.74			4.51			5.47	10.55	34	7.66	11.86	48
Debt securities 1 to 5 years	32.38	20.02	77	1.66			10.90			1.46	17.03	10	1.23	17.94	8
Debt securities over 5 years	63.71	68.75	35	91.22			83.44			91.65	69.86	83	89.51	66.02	80
Pledged securities	52.86	30.80	82	72.99			73.90			62.40	35.67	81	19.55	30.57	40
Structured notes, fair value	0	0.15	40	0			0			0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	0.75	-31.70	78	60.56			75.53			204.46	183.32	65	-23.96	26.69	15
Investment securities	285.33	21.19	98	-28.70			1.55			-26.89	23.62	3	-24.62	11.75	0
Core deposits	34.10	9.58	90	13.12			12.42			27.56	26.88	60	4.69	11.23	31
Noncore funding	-0.04	10.50	47	-29.32			-33.14			-17.95	-12.18	44	-33.49	6.59	4

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	45,976,817	33,801,923	33,866,574	32,993,395	31,182,228
Commit: Secured commercial real estate loans	5,141,880	6,111,533	5,024,237	7,285,634	9,063,457
Commit: Unsecured real estate loans	1,089,701	698,901	971,192	868,426	871,009
Credit card lines (reported semiannually, June/Dec)	5,358,738	4,753,153	4,928,754	4,566,331	4,185,337
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,552,461	2,437,278	2,353,742	2,406,056	2,588,301
Commercial and similar letters of credit	52,816	30,893	31,981	27,370	41,637
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,557,648	3,481,645	1,922,478	3,487,241	1,544,652
Written options contracts (interest rate)	1,441,060	1,495,062	1,247,509	1,638,664	1,572,387
Purchased options contracts (interest rate)	1,471,401	1,495,061	1,277,849	1,638,664	17,182,387
Interest rate swaps	64,191,974	61,610,313	53,319,069	80,968,046	82,584,630
Futures and forward foreign exchange	1,057,737	661,182	708,812	566,363	912,496
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.53	24.48	52	22.45			21.84			23.14	22.01	59	26.01	23.52	64
Standby letters of credit	1.25	0.66	85	1.62			1.52			1.69	0.71	87	2.16	0.84	88
Commercial and similar letters of credit	0.03	0.02	76	0.02			0.02			0.02	0.02	70	0.03	0.02	78
Securities lent	0	0.09	42	0			0			0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0			0			0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0			0			0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0			0			0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0			0			0	0.30	33	0	0.45	34
Derivative contracts	34.17	44.65	72	45.65			37.71			61.92	48.62	79	86.59	68.47	82
Interest rate contracts	33.65	32.11	75	45.21			37.25			61.52	34.36	84	85.83	47.31	84
Interest rate futures and forward contracts	0.76	3.60	69	2.31			1.24			2.45	6.21	69	1.29	10.67	65
Written options contracts (interest rate)	0.71	1.58	65	0.99			0.80			1.15	2.18	56	1.31	2.47	68
Purchased options contracts (interest rate)	0.72	1.48	72	0.99			0.82			1.15	1.46	73	14.33	2.65	91
Interest rate swaps	31.46	21.90	81	40.91			34.38			56.78	20.83	88	68.89	28.86	89
Foreign exchange contracts	0.52	6.76	72	0.44			0.46			0.40	6.01	65	0.76	10.12	65
Futures and forward foreign exchange contracts	0.52	4.19	75	0.44			0.46			0.40	3.47	69	0.76	5.23	71
Written options contracts (foreign exchange)	0	0.04	40	0			0			0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0			0			0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0			0			0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0			0			0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0			0			0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0			0			0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0			0			0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0			0			0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	41.84	46.07	56	34.15			35.05			34.16	42.82	55	34.85	45.53	48

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	69,719,820	68,743,263	58,475,717	88,298,978	103,796,552
Interest rate contracts	68,662,083	68,082,081	57,766,905	87,732,615	102,884,056
Foreign exchange contracts.....	1,057,737	661,182	708,812	566,363	912,496
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	2,615,385	4,142,827	2,631,290	4,053,604	2,457,148
Written options	1,441,060	1,495,062	1,247,509	1,638,664	1,572,387
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,441,060	1,495,062	1,247,509	1,638,664	1,572,387
Purchased options	1,471,401	1,495,061	1,277,849	1,638,664	17,182,387
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,471,401	1,495,061	1,277,849	1,638,664	17,182,387
Swaps	64,191,974	61,610,313	53,319,069	80,968,046	82,584,630
Held for trading.....	0	31,411,618	33,203,239	33,761,737	44,753,804
Interest rate contracts	0	30,750,436	32,494,427	33,195,374	43,841,308
Foreign exchange contracts.....	0	661,182	708,812	566,363	912,496
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	69,719,820	37,331,645	25,272,478	54,537,241	59,042,748
Interest rate contracts	68,662,083	37,331,645	25,272,478	54,537,241	59,042,748
Foreign exchange contracts.....	1,057,737	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	67,579,543	63,735,144	55,303,198	83,170,228	100,779,530
One year or less	41,755,550	46,305,093	39,045,078	60,316,671	78,852,071
Over 1 year to 5 years	15,228,692	11,460,599	11,250,466	15,413,888	13,670,823
Over 5 years	10,595,301	5,969,452	5,007,654	7,439,669	8,256,636
Gross negative fair value (absolute value)	822,066	115,867	95,045	140,485	87,304
Gross positive fair value.....	244,213	723,285	449,807	1,086,220	432,188
Held for trading.....	0	675,403	425,640	1,036,756	415,722
Non-traded.....	244,213	47,882	24,167	49,464	16,466
Current credit exposure on risk-based capital derivative contracts	67,721	677,181	427,476	1,037,187	421,344
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	98.48	93.66	34	99.04			98.79			99.36	94.10	44	99.12	93.44	45
Foreign exchange contracts	1.52	3.30	71	0.96			1.21			0.64	3.49	62	0.88	3.20	62
Equity, commodity, and other contracts	0	1.20	35	0			0			0	1.17	32	0	1.64	31
Futures and forwards	3.75	9.78	51	6.03			4.50			4.59	14.05	41	2.37	13.49	33
Written options	2.07	5.78	44	2.17			2.13			1.86	8.18	32	1.51	5.91	35
Exchange-traded	0	0.15	42	0			0			0	0.14	40	0	0.15	42
Over-the-counter	2.07	5.46	46	2.17			2.13			1.86	7.73	33	1.51	5.10	37
Purchased options	2.11	3.69	57	2.17			2.19			1.86	3.42	57	16.55	4.42	86
Exchange-traded	0	0.15	41	0			0			0	0.15	40	0	0.28	39
Over-the-counter	2.11	3.17	60	2.17			2.19			1.86	2.86	61	16.55	3.35	90
Swaps	92.07	74.97	63	89.62			91.18			91.70	68.76	72	79.56	69.75	48
Held for trading	0	37.98	23	45.69			56.78			38.24	43.53	46	43.12	44.16	46
Interest rate contracts	0	31.52	23	44.73			55.57			37.59	36.62	49	42.24	37.24	51
Foreign exchange contracts	0	1.71	35	0.96			1.21			0.64	1.60	71	0.88	1.60	70
Equity, commodity, and other contracts	0	0.58	40	0			0			0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	54.31			43.22			61.76	56.47	53	56.88	55.84	53
Interest rate contracts	98.48	57.94	61	54.31			43.22			61.76	53.82	57	56.88	52.22	56
Foreign exchange contracts	1.52	0.36	90	0			0			0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0			0			0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	96.93	93.09	41	92.71			94.57			94.19	91.48	44	97.09	93.86	48
One year or less	59.89	31.78	73	67.36			66.77			68.31	32.05	85	75.97	32.17	84
Over 1 year to 5 years	21.84	24.76	46	16.67			19.24			17.46	27.06	36	13.17	30.45	28
Over 5 years	15.20	27.14	40	8.68			8.56			8.43	29.56	24	7.95	28.09	26
Gross negative fair value (absolute value)	1.18	1.56	36	0.17			0.16			0.16	1.55	7	0.08	0.83	8
Gross positive fair value	0.35	1.74	10	1.05			0.77			1.23	2.23	23	0.42	1.19	16
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.07	59	0.01			0.01			0.01	0.07	29	0.01	0.06	35
Gross positive fair value (X)	0.01	0.08	39	0.06			0.03			0.09	0.09	66	0.04	0.07	61
Held for trading (X)	0	0.06	23	0.05			0.03			0.09	0.07	72	0.04	0.06	69
Non-traded (X)	0.01	0.02	65	0			0			0	0.02	39	0	0.01	41
Current credit exposure (X)	0	0.04	28	0.05			0.03			0.09	0.06	71	0.04	0.05	64
Credit losses on derivative contracts	0	0	50	0			0			0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0			0			0	0	46	0	0	47
90+ days past due	0	0	47	0			0			0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.54	27	0.65			0.41			0.98	0.85	67	0.41	0.73	61

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,469,226	1,736,387	1,736,387	1,051,071	1,019,444
Gross losses	126,652	203,294	338,154	333,507	237,708
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	70,216	82,035	145,993	86,366	93,335
Net losses	56,436	121,259	192,161	247,141	144,373
Provision for loan and lease losses	312,000	-40,000	-75,000	800,000	176,000
Adjustments	99,000	0	0	132,457	0
Ending balance	1,823,790	1,575,128	1,469,226	1,736,387	1,051,071
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.35	0.08	90	-0.05			-0.05			0.59	0.51	63	0.15	0.15	60
Provision for loan and lease losses / Average loans and leases	0.57	0.14	90	-0.08			-0.08			0.83	0.82	57	0.20	0.24	51
Provision for loan and lease losses / Net loan and lease losses	552.84	198.72	80	-32.99			-39.03			323.70	487.86	48	121.91	130.58	55
Allowance for loan and lease losses / Total loans and leases not held for sale	1.42	1.17	77	1.64			1.60			1.78	1.58	70	1.16	0.83	84
Allowance for loan and lease losses / Total loans and leases	1.42	1.15	77	1.62			1.58			1.76	1.55	70	1.16	0.81	84
Allowance for loan and lease losses / Net loans and leases losses (X)	16.16	28.67	54	6.49			7.65			7.03	11.58	50	7.28	8.03	65
Allowance for loan and lease losses / Nonaccrual assets	69.27	413.77	3	70.22			71.31			91.61	299.17	8	108.54	218.72	25
ALLL / 90+ days past due + nonaccrual loans and leases	57.78	319.24	6	47.45			48.59			63.08	244.34	9	64.46	151.73	19
Gross loan and lease losses / Average loans and leases	0.23	0.16	72	0.41			0.35			0.35	0.34	63	0.27	0.28	56
Recoveries / Average loans and leases	0.13	0.07	82	0.17			0.15			0.09	0.07	70	0.10	0.08	73
Net losses / Average loans and leases	0.10	0.08	69	0.25			0.20			0.26	0.27	61	0.16	0.21	52
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0			0			0	0	44	0	0	40
Recoveries / Prior year-end losses	20.76	23.25	53	24.60			43.78			36.33	33.98	62	40.36	36.22	68
Earnings coverage of net loan and lease losses (X)	18.87	-9.51	50	9.55			12.39			10.40	22.91	45	18.86	24.40	59
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	30	0.22			0.13			0.06	0.04	71	0.03	0.01	74
Real estate loans secured by 1–4 family	0	-0.02	80	-0.01			-0.01			0.03	0.01	76	0.05	0.01	85
Revolving	-0.03	-0.08	49	-0.06			-0.08			0.07	0.01	80	0.13	0.02	83
Closed-end	0.01	-0.02	86	0			0.01			0.02	0	73	0.03	0	80
Commercial real estate loans	-0.03	0	14	0.36			0.21			0.08	0.07	65	0.02	0.01	70
Construction and land development	-0.17	-0.02	7	0.04			0.05			0.01	0	73	0.10	-0.01	94
1–4 family	0	0	28	-0.01			0			0	0	26	0	0	83
Other	-0.17	-0.01	5	0.04			0.05			0.01	0	77	0.10	-0.01	94
Multifamily	0	0	12	0.14			0.07			0	0	86	0	0	29
Nonfarm nonresidential	0.01	0	81	0.55			0.30			0.13	0.11	70	0	0.02	28
Owner-occupied	0	0	75	-0.01			-0.02			0.02	0.02	68	0.01	0.01	69
Other	0.01	0	82	0.56			0.32			0.11	0.08	73	-0.01	0.01	13
Real estate loans secured by farmland	0	0	55	-0.98			-0.46			0.43	0.02	94	0.02	0.01	82
Commercial and industrial loans	0.17	0.10	71	0.25			0.38			0.37	0.47	48	0.16	0.37	32
Loans to individuals	0.25	0.65	27	0.29			0.21			0.61	1.13	39	0.73	1.17	40
Credit card loans	2.17	1.99	56	2.62			2.14			3.08	2.92	52	2.90	3.11	39
Agricultural loans	0	0.01	53	0			-0.04			0	0.19	35	0	0.08	12
Loans to foreign governments and institutions		0									0		0		
Other loans and leases	0.34	0.14	84	0.44			0.41			0.97	0.15	93	0.32	0.15	77

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019					
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases	952,219		640,018		845,930		662,439		1,193,429				
90+ days past due loans and leases	523,662		1,077,227		963,399		859,208		667,517				
Nonaccrual loans and leases	2,633,005		2,242,057		2,060,083		1,893,299		963,112				
Total past due and nonaccrual loans and leases	4,108,886		3,959,302		3,869,412		3,414,946		2,824,058				
Restructured 30–89 days past due	12,637		12,330		7,068		6,768		15,605				
Restructured 90+ days past due	0		0		0		0		68				
Restructured nonaccrual	618,479		839,809		723,440		663,949		142,126				
Total restructured loans and leases	631,116		852,139		730,508		670,717		157,799				
30–89 days past due loans held for sale	360		1,440		1,177		1,407		391				
90+ days past due loans held for sale	994		65		952		41		4				
Nonaccrual loans held for sale	0		0		0		0		0				
Total past due and nonaccrual loans held for sale	1,354		1,505		2,129		1,448		395				
Restructured loans and leases in compliance	260,623		224,047		217,213		232,226		218,751				
Other real estate owned	28,692		27,902		23,901		34,668		85,646				
Other Assets													
30–89 days past due	0		0		0		0		0				
90+ days past due	4,557		6,320		5,312		7,120		8,751				
Nonaccrual	24		1,076		383		2,036		5,228				
Total other assets past due and nonaccrual	4,581		7,396		5,695		9,156		13,979				
Percent of Loans and Leases													
30–89 days past due loans and leases	0.74	0.32	87	0.66		0.91		0.67	0.39	82	1.31	0.43	92
90+ days past due loans and leases	0.41	0.09	87	1.11		1.04		0.87	0.12	92	0.73	0.15	88
Nonaccrual loans and leases	2.05	0.38	98	2.31		2.22		1.92	0.66	94	1.06	0.51	91
90+ days past due and nonaccrual loans and leases	2.46	0.53	95	3.42		3.25		2.79	0.85	93	1.79	0.71	92
30–89 days past due restructured	0.01	0.01	75	0.01		0.01		0.01	0.01	59	0.02	0.01	69
90+ days past due restructured	0	0	31	0		0		0	0.01	29	0	0.01	60
Nonaccrual restructured	0.48	0.09	95	0.86		0.78		0.67	0.13	96	0.16	0.14	61
30–89 days past due loans held for sale	0	0	82	0		0		0	0	82	0	0	82
90+ days past due loans held for sale	0	0	85	0		0		0	0	82	0	0	84
Nonaccrual loans held for sale	0	0	40	0		0		0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.74	0.32	87	0.66		0.91		0.67	0.40	82	1.31	0.43	92
90+ days past due assets	0.41	0.10	87	1.12		1.04		0.88	0.12	92	0.74	0.15	88
Nonaccrual assets	2.05	0.39	97	2.31		2.22		1.92	0.67	94	1.06	0.53	89
30+ days past due and nonaccrual assets	3.20	0.88	94	4.08		4.17		3.47	1.29	93	3.12	1.19	91
Percent of Total Assets													
90+ days past due and nonaccrual assets	1.55	0.32	95	2.21		1.95		1.94	0.52	96	1.37	0.44	93
90+ days past due and nonaccrual assets + other real estate owned	1.56	0.34	95	2.23		1.97		1.96	0.55	94	1.44	0.48	92
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:													
Total assets	1.44	0.38	93	1.66		1.49		1.52	0.60	93	1.07	0.53	92
Allowance for loan and lease losses	160.93	57.44	92	159.12		157.11		124.80	66.66	86	122.08	115.41	63
Equity capital + allowance for loan and lease losses	10.63	3.52	93	13.70		11.92		12.09	4.97	92	7.65	4.28	85
Tier 1 capital + allowance for loan and lease losses	15.03	3.97	93	17.83		15.32		15.92	6.05	94	10.39	5.65	90
Loans and leases + other real estate owned	2.28	0.63	94	2.58		2.48		2.20	0.97	92	1.41	0.85	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.01	0.26	95	0.87			1.12			0.82	0.39	86	1.51	0.38	94
	90+ days past due		0.69	0.11	88	1.86			1.75			1.45	0.16	91	1.09	0.16	91
	Nonaccrual.....		2.82	0.45	96	3.16			3.18			2.54	0.76	93	1.03	0.46	89
Commercial and industrial	30–89 days past due		0.43	0.28	75	0.34			0.64			0.24	0.23	65	0.71	0.31	87
	90+ days past due		0.04	0.03	73	0.03			0.04			0.04	0.03	72	0.09	0.05	75
	Nonaccrual.....		1.30	0.46	91	1.34			0.97			1.23	0.75	78	1.52	0.83	80
Individuals	30–89 days past due		0.51	0.70	38	0.49			0.63			0.94	0.83	64	1.45	0.83	81
	90+ days past due		0.02	0.07	53	0.02			0.02			0.04	0.14	47	0.34	0.17	79
	Nonaccrual.....		0.78	0.18	92	0.69			0.72			0.81	0.28	89	0.34	0.17	76
Depository institution loans	30–89 days past due		0	0.01	45	0			0			0	0	46	0	0	47
	90+ days past due		0	0	46	0			0			0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0			0			0	0	47	0	0	48
Agricultural	30–89 days past due		0.21	0.10	77	0			0			0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0			0			0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	0.36			0			2.60	0.49	90	2.31	0.67	85
Foreign governments	30–89 days past due			0									0			0.07	
	90+ days past due			0									0			0	
	Nonaccrual.....			0.18									0.09			0.03	
Other loans and leases	30–89 days past due		0.13	0.11	73	0.06			0.48			0.16	0.18	62	1.11	0.20	92
	90+ days past due		0	0.01	71	0			0.03			0	0.01	69	0.01	0.01	74
	Nonaccrual.....		0.66	0.07	93	1.06			0.80			0.63	0.15	89	1.22	0.13	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	1.37	0.39	92	1.05			1.39			1.18	0.65	82	2.73	0.67	95
	90+ days past due	1.70	0.22	90	5.04			4.70			3.84	0.33	92	2.90	0.31	91
	Nonaccrual	1.88	0.61	91	2.88			2.80			2.86	0.89	94	1.85	0.73	90
Revolving	30–89 days past due	0.39	0.26	72	0.41			0.41			0.58	0.48	59	0.59	0.45	64
	90+ days past due	0.04	0.02	79	0			0			0	0.03	30	0.02	0.05	61
	Nonaccrual	1.49	1.15	77	1.91			1.81			1.85	1.13	78	1.32	1	74
Closed-end	30–89 days past due	1.58	0.42	93	1.20			1.61			1.32	0.65	85	3.32	0.70	96
	90+ days past due	2.07	0.25	90	6.17			5.75			4.76	0.38	93	3.70	0.35	91
	Nonaccrual	1.96	0.60	90	3.09			3.02			3.10	0.87	94	2	0.70	91
Junior lien	30–89 days past due	0	0.01	53	0.01			0			0	0.02	36	0.02	0.02	57
	90+ days past due	0	0	36	0			0			0	0	32	0	0	75
	Nonaccrual	0.05	0.02	80	0.05			0.05			0.04	0.04	56	0.03	0.04	47
Commercial real estate	30–89 days past due	0.79	0.16	96	0.77			0.97			0.63	0.26	86	0.81	0.18	97
	90+ days past due	0.08	0.01	90	0.11			0.09			0.14	0.02	92	0.05	0.03	72
	Nonaccrual	3.31	0.32	97	3.33			3.23			2.37	0.62	96	0.54	0.23	84
Construction and development	30–89 days past due	1.28	0.22	89	1.75			0.22			0.68	0.28	81	1.36	0.28	91
	90+ days past due	0	0.01	39	0.05			0			0.05	0.01	90	0.04	0.02	82
	Nonaccrual	0.81	0.16	89	1.45			1.24			1.16	0.41	85	0.43	0.20	83
1–4 family	30–89 days past due	0.01	0.02	64	0.10			0.03			0.22	0.03	90	0.45	0.06	94
	90+ days past due	0	0	47	0			0			0.01	0	87	0	0	41
	Nonaccrual	0.08	0.01	89	0.22			0.10			0.04	0.03	74	0.06	0.02	83
Other	30–89 days past due	1.27	0.17	90	1.66			0.19			0.46	0.22	79	0.91	0.20	90
	90+ days past due	0	0.01	40	0.05			0			0.04	0	94	0.04	0.01	87
	Nonaccrual	0.72	0.13	90	1.23			1.14			1.12	0.35	86	0.37	0.17	86
Multifamily	30–89 days past due	0.28	0.04	91	0.03			1.87			0.07	0.09	63	0.86	0.08	95
	90+ days past due	0.26	0	98	0.22			0			0	0	45	0.02	0	88
	Nonaccrual	0.90	0.07	96	0.35			0.27			0.34	0.11	87	0.41	0.05	95
Nonfarm non-residential	30–89 days past due	0.75	0.13	95	0.47			1.14			0.72	0.23	87	0.58	0.14	95
	90+ days past due	0.06	0.01	93	0.12			0.15			0.21	0.02	93	0.06	0.03	76
	Nonaccrual	4.55	0.39	98	4.76			4.62			3.31	0.80	96	0.61	0.28	83
Owner Occupied	30–89 days past due	0.08	0.04	73	0.03			0.11			0.07	0.07	58	0.12	0.07	75
	90+ days past due	0	0	72	0.01			0.05			0.01	0	76	0	0.01	55
	Nonaccrual	0.57	0.14	97	0.56			0.41			0.53	0.27	82	0.40	0.16	85
Other	30–89 days past due	0.67	0.08	95	0.44			1.03			0.66	0.14	90	0.46	0.07	95
	90+ days past due	0.06	0	93	0.12			0.09			0.20	0.01	94	0.06	0.01	86
	Nonaccrual	3.98	0.21	99	4.20			4.22			2.78	0.44	95	0.21	0.10	80
Farmland	30–89 days past due	0	0.11	30	0.38			0.94			0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0			0			0	0	45	0	0.01	42
	Nonaccrual	25.64	0.63	99	1.78			37.08			3.19	1.13	85	3.54	0.84	90
Credit card	30–89 days past due	0.98	1.02	58	0.82			0.92			1.10	0.95	59	1.08	1.19	35
	90+ days past due	0.50	0.44	52	0.51			0.53			0.64	0.63	47	0.76	0.78	50
	Nonaccrual	0	0.11	35	0			0			0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	9,481,784	1,617,063	1,634,535	1,555,887	1,852,413										
Retained earnings	14,931,223	14,219,996	14,809,895	13,673,724	12,820,916										
Accumulated other comprehensive income (AOCI)	-506,490	-176,974	-127,578	-63,032	-206,680										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	23,906,517	15,660,085	16,316,852	15,166,579	14,466,649										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	8,704,488	4,599,553	4,596,077	4,603,584	4,614,499										
Accumulated other comprehensive income-related adjustments	-497,059	-175,010	-124,058	-60,373	-201,737										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	15,699,088	11,235,542	11,844,833	10,623,368	10,053,887										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	15,699,088	11,235,542	11,844,833	10,623,368	10,053,887										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,010,600	1,250,000	1,750,000	1,250,000	1,250,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,010,600	1,250,000	1,750,000	1,250,000	1,250,000										
Less: Additional tier 1 capital deductions	51	51	51	51	51										
Additional tier 1 capital	2,010,549	1,249,949	1,749,949	1,249,949	1,249,949										
Tier 1 Capital	17,709,637	12,485,491	13,594,782	11,873,317	11,303,836										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,147,359	1,009,749	1,011,545	1,008,052	1,104,847										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	1,619,716	1,310,518	1,296,556	1,326,618	1,094,696										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,767,075	2,320,267	2,308,101	2,334,670	2,199,543										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	50	50	0	50	22,767										
Tier 2 capital	2,767,025	2,320,217	2,308,101	2,334,620	2,176,776										
Exited advanced approach tier 2 capital															
Total capital	20,476,662	14,805,708	15,902,883	14,207,937	13,480,612										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	209,075,979	150,706,845	157,790,468	144,646,733	122,513,033										
Less: Deductions from common equity tier 1 capital	8,704,539	4,599,604	4,596,128	4,603,635	4,614,550										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	200,371,440	146,107,241	153,194,340	140,043,098	117,898,483										
Total risk-weighted assets	144,785,566	104,763,577	103,711,677	106,255,688	103,298,443										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.84	11.85	36	10.72			11.42			10	12.35	15	9.73	12.11	15
Common equity tier 1 capital, column B	0	0.26	46	0			0			0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.23	12.53	50	11.92			13.11			11.17	13.08	21	10.94	12.78	23
Tier 1 capital, column B	0	0.31	46	0			0			0	0.34	46	0	0.34	46
Total capital, column A	14.14	14.37	51	14.13			15.33			13.37	15.23	20	13.05	14.36	34
Total capital, column B	0	0.34	46	0			0			0	0.39	46	0	0.38	46
Tier 1 leverage	8.84	9.08	44	8.55			8.87			8.48	9.13	33	9.59	9.76	52
Supplementary leverage ratio, advanced approaches HCs		6.62								8.72				7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		21,599			16,855			16,702			16,909			16,537		28.15	-28.76
Total property and casualty assets		5,162			0			0			0			0			-63.13
Reinsurance recoverables (P/C)																	
Total life and health assets		16,437			16,855			16,702			16,909			16,537		-2.48	0.73
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		21,207			16,743			16,640			16,795			16,474		26.66	-28.99
Total property and casualty equity		4,819			0			0			0			0			-64.79
Total life and health equity		16,388			16,743			16,640			16,795			16,474		-2.12	1.29
Total insurance underwriting net income		1,076			41			96			172			182		2524.39	281.56
Total property and casualty		1,024			0			0			0			-14			324.90
Total life and health		52			41			96			172			196		26.83	26.83
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			-100.00
Unearned premiums (P/C)		0			0			0			0			0			-100.00
Policyholder benefit and contractholder funds (L/H)		1			2			1			2			3		-50.00	-97.14
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		28,533			25,149			46,703			47,022			47,198		13.46	25.09
Other insurance activities income		28,533			25,149			46,702			47,020			47,191		13.46	25.87
Insurance and reinsurance underwriting income		0			0			1			2			7			-100.00
Premiums		1,975			0			1			2			6			1290.85
Credit related insurance underwriting		0			0			1			2			6			-100.00
Other insurance underwriting		1,975			0			0			0			0			
Insurance benefits, losses, expenses		21			63			98			105			145		-66.67	950.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		2,584,537			1,861,836			1,872,214			1,853,444			1,826,053		38.82	47.12
Analysis Ratios																	
06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Insurance underwriting assets / Consolidated assets	0.01	0	84	0.01			0.01			0.01	0	82	0.01	0.01	81		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	23.90	51.63	40	0			0			0	53.67	17	0	51.47	18		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	76.10	48.37	59	100			100			100	46.33	82	100	48.53	81		
Separate account assets (L/H) / Total life assets	0	11.61	43	0			0			0	11.24	43	0	7.26	42		
Insurance activities revenue / Adjusted operating income	0.84	0.36	80	0.86			0.78			0.80	0.41	77	0.77	0.47	76		
Premium income / Insurance activities revenue	6.92	3.08	86	0			0			0	2.84	79	0.01	7.32	73		
Credit related premium income / Total premium income	0	34.56	33				100			100	38.23	81	100	34.91	83		
Other premium income / Total premium income	100	65.44	66				0			0	61.77	18	0	65.09	16		
Insurance underwriting net income / Consolidated net income	0.19	0.02	91	0			0.01			0.01	0.03	85	0.01	0.08	78		
Insurance net income (P/C) / Equity (P/C)	42.50	18.14	84									15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	0.63	163.24	26	0.49			0.58			1.02	3.62	30	1.19	5.13	27		
Insurance benefits, losses, expenses / Insurance premiums	1.06	3,806.36	16				9,800			5,250	447.82	90	2,416.67	233.61	92		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47								0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0			0			0	0	50	0	0.15	45		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0			0			0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.23	12.13	52	13.24			12.43			13.62	11.03	58	14.78	11.51	64		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0			0			0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	248,718	152,542	179,574	169,521	167,428
Real estate loans.....	78,187	46,144	81,237	69,313	65,133
Commercial and industrial loans	47,817	55,294	38,175	49,288	73,541
Loans to depository institutions and other banks acceptances	0	0	0	0	93
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	122,714	51,104	60,162	50,920	28,661
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,486	0	0	0	0
Interest-bearing bank balances	14,614	14,547	12,870	80,752	67,066
Total selected foreign assets	264,818	167,089	192,444	250,273	234,494
Total foreign deposits	29,297	27,935	31,644	684,554	1,706,748
Interest-bearing deposits	0	0	0	684,554	1,706,748
Non-interest-bearing deposits.....	29,297	27,935	31,644	0	0

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	3.39	0.77	87	2.97			3.06			3.27	0.87	85	4.03	1.25	83
Cost: Interest-bearing deposits.....		0.25		0.08			0.08			0.35	0.42	53	1.58	1.19	73

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.37								5.18			27.03	
Commercial and industrial loans		0.61								0.64			0.29	
Foreign governments and institutions		0								0			0	

Growth Rates

Net loans and leases.....	63.05	11.61	86	-22.50			5.93			1.25	-2.40	64	-2.75	22.48	45
Total selected assets.....	58.49	18.50	82	-36.94			-23.11			6.73	2.04	58	6.44	12.40	60
Deposits	4.88	-4.80	63	-96.87			-95.38			-59.89	3.46	6	104.63	10.36	96

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		15,485,124	15,585,890	15,562,454	15,265,431	16,234,978	-0.65	-3.11
1–4 family residential loans		15,485,124	15,585,890	15,562,454	15,265,431	16,234,978	-0.65	-3.11
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		7.59	10.35	10.04	10.70	13.54		
1–4 family residential loans		7.59	10.35	10.04	10.70	13.54		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		26.60	28.59	29.09	28.06	30.15		
1–4 family residential loans		3.44	3.29	3.32	3.52	4.16		
Home equity lines		0.42	0.47	0.53	0.49	0.58		
Credit card receivables.....		9.36	11.28	12.21	10.52	9.53		
Auto loans and other consumer loans.....		19.37	18.12	16.66	19.71	17.77		
Commercial and industrial loans		40.81	38.24	38.20	37.69	37.80		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		22.31	31.38	29.34	33.45	33.45	34.34	
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		412,039	291,019	324,036	418,222	648,931	41.58	-21.84
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		412,039	291,019	324,036	418,222	648,931	41.58	-21.84
90+ Days Past Due Securitized Assets								
1–4 family residential loans		122,484	131,906	166,665	133,280	90,895	-7.14	13.32
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		122,484	131,906	166,665	133,280	90,895	-7.14	13.32
Total past due securitized assets.....		534,523	422,925	490,701	551,502	739,826	26.39	-15.86
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.66	1.87	2.08	2.74	4
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.66	1.87	2.08	2.74	4
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.79	0.85	1.07	0.87	0.56
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.79	0.85	1.07	0.87	0.56
Total past due securitized assets percent of securitized assets	3.45	2.71	3.15	3.61	4.56
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.02	1.52	1.84	2	3.66
Home equity lines	0.39	0.41	0.41	0.58	0.59
Credit card receivables	0.98	0.82	0.92	1.10	1.08
Commercial and industrial loans	0.43	0.34	0.64	0.24	0.71
All other loans and leases	0.62	0.63	0.83	0.65	0.97
Total managed loans past due 30–89 days	0.95	0.83	1.08	0.95	1.72
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.55	3.59	3.44	2.90	2.12
Home equity lines	0.04	0	0	0	0.02
Credit card receivables	0.50	0.51	0.53	0.64	0.76
Commercial and industrial loans	0.04	0.03	0.04	0.04	0.09
All other loans and leases	0.04	0.06	0.05	0.08	0.08
Total managed loans past due 90+ days	0.45	1.07	1.04	0.87	0.71
Total Past Due Managed Assets	1.40	1.90	2.12	1.82	2.43
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.01	0.01
Home equity lines	-0.03	-0.06	-0.08	0.07	0.13
Credit card receivables	2.17	2.62	2.14	3.08	2.90
Commercial and industrial loans	0.17	0.25	0.38	0.37	0.16
All other loans and leases	0.07	0.32	0.21	0.26	0.17
Net Losses on Managed Assets Percent of Total Managed Assets	0.08	0.22	0.18	0.22	0.13

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		1,058,164	450,106	1,025,165	650,695	922	135.09	143,672.28
Dividends		1,058,083	450,000	1,025,000	650,000	0	135.13	
Interest		81	106	165	695	922	-23.58	-88.99
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		252	200	408	59,083	894	26.00	-15.72
Dividends		252	200	408	59,083	894	26.00	-15.72
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies						2,025,000		
Dividends						2,025,000		
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		1,058,416	450,306	1,025,573	709,778	2,026,816	135.04	65.11
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		-5,010	841	1,578	4,122	5,386		
Total operating income		1,053,406	451,147	1,027,151	713,900	2,032,202	133.50	63.79
Operating Expenses								
Personnel expenses		3,195	2,827	5,308	5,493	4,828	13.02	104.94
Interest expense		8,942	3,496	6,894	11,268	23,670	155.78	
Other expenses		38,371	23,828	47,277	48,867	48,677	61.03	91.61
Provision for loan and lease losses		0	0	0	0	0	0	
Total operating expenses		50,508	30,151	59,479	65,628	77,175	67.52	134.00
Income (loss) before taxes		1,002,508	421,421	968,051	647,982	1,955,042	137.89	61.29
Applicable income taxes (credit)		-13,129	-5,439	-13,882	-15,097	-17,413		
Extraordinary items								
Income before undistributed income of subsidiaries		1,015,637	426,860	981,933	663,079	1,972,455	137.93	61.57
Equity in undistributed income of subsidiaries		-435,941	478,458	876,813	690,073	-43,306		
Bank subsidiaries		-467,865	475,474	848,388	693,894	0		
Nonbank subsidiaries		31,924	2,984	28,425	-3,821	27,800	969.84	
Subsidiary holding companies		0	0	0	0	-71,106		-100.00
Net income (loss)		579,696	905,318	1,858,746	1,353,152	1,929,149	-35.97	-20.59
Memoranda								
Bank net income		590,218	925,474	1,873,388	1,343,894	0	-36.23	
Nonbank net income		32,176	3,184	28,833	55,262	28,694	910.55	
Subsidiary holding companies' net income		0	0	0	0	1,953,894		-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	25,447,611	91.67	16,976,780	93.69	17,533,772	90.83	16,554,505	0	49.90	999999.00	
Common and preferred stock	25,447,473	91.67	16,976,591	93.69	17,533,772	90.83	16,554,287	0	49.90		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	138	0	189	0	0	0	218	0	-26.98	-17.86	
Investment in nonbank subsidiaries	250,677	0.90	152,646	0.84	243,288	1.26	148,958	40,501	64.22	528.22	
Common and preferred stock	250,518	0.90	152,524	0.84	243,168	1.26	148,834	40,418	64.25	530.60	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	159	0	122	0	120	0	124	83	30.33	-9.66	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	16,017,300		-100.00	
Common and preferred stock	0	0	0	0	0	0	0	16,017,300			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	3,171	0.01	3,608	0.02	3,561	0.02	3,183	3,473	-12.11	-72.03	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	1,973,125	7.11	888,558	4.90	1,434,551	7.43	805,632	960,350	122.06	38.42	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	5,869		-100.00	
Premises, furnishings, fixtures and equipment	3,352	0.01	3,679	0.02	3,630	0.02	3,730	3,834	-8.89	-17.21	
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	83,087	0.30	93,995	0.52	85,599	0.44	79,352	54,811	-11.60	51.06	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	27,761,023	100.00	18,119,266	100.00	19,304,401	100.00	17,595,360	17,086,138	53.21	64.68	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	502,128	1.81	0	0	0	0	0	0			
Borrowings with maturity over 1 year	747,950	2.69	775,379	4.28	766,066	3.97	783,193	770,211	-3.54		
Subordinated notes and debentures	78,010	0.28	0	0	0	0	0	0			
Other liabilities	97,965	0.35	90,768	0.50	96,978	0.50	93,541	69,813	7.93	88.10	
Balance due to subsidiaries and related institutions	540,439	1.95	532,815	2.94	537,952	2.79	531,343	529,465	1.43	3.60	
Total liabilities	1,966,492	7.08	1,398,962	7.72	1,400,996	7.26	1,408,077	1,369,489	40.57	242.76	
Equity Capital	25,794,531	92.92	16,720,304	92.28	17,903,405	92.74	16,187,283	15,716,649	54.27	58.41	
Perpetual preferred stock (income surplus)	2,010,600	7.24	1,250,000	6.90	1,750,000	9.07	1,250,000	1,250,000	60.85	63.26	
Common stock	89,718	0.32	79,871	0.44	79,871	0.41	79,871	79,871	12.33	12.27	
Common surplus	9,986,881	35.97	6,620,528	36.54	6,635,000	34.37	6,617,404	6,593,539	50.85	51.20	
Retained earnings	14,808,637	53.34	14,030,215	77.43	14,646,448	75.87	13,444,428	12,820,916	5.55	52.90	
Accumulated other comprehensive income	-506,490	-1.82	-176,974	-0.98	-127,578	-0.66	-63,032	-206,680			
Other equity capital components	-594,815	-2.14	-5,083,336	-28.05	-5,080,336	-26.32	-5,141,388	-4,820,997			
Total liabilities and equity capital	27,761,023	100.00	18,119,266	100.00	19,304,401	100.00	17,595,360	17,086,138	53.21	64.68	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	533,784	1.92	529,903	2.92	531,684	2.75	528,220	525,044	0.73	3.07	
Notes payable to subsidiaries that issued TPS	533,784	1.92	529,903	2.92	531,684	2.75	528,220	525,044	0.73	3.07	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	5.27	10.52	9	11			11.02			8.46	7.29	62	12.29	9.68	80
Bank net income / Average equity investment in banks	5.88	11.07	6	11.04			11.02			10.31	7.45	76		10.51	
Nonbank net income / Average equity investment in nonbanks	26.15	10.05	83	4.22			17.02			37.95	9.75	89	71.27	7.89	97
Subsidiary HCs net income / Average equity investment in sub HCs		9.42								0	7.01	12	12.23	8.55	67
Bank net income / Parent net income	101.82	98.83	42	102.23			100.79			99.32	88.16	28	0	82.22	7
Nonbank net income / Parent net income	5.55	2.55	81	0.35			1.55			4.08	3.59	73	1.49	5.93	64
Subsidiary holding companies' net income / Parent net income		80.71								68.34			101.28	74	73
Leverage															
Total liabilities / Equity capital	7.62	17.48	31	8.37			7.83			8.70	20.06	34	8.71	20.43	37
Total debt / Equity capital	5.15	12.15	36	4.64			4.28			4.84	14.41	31	4.90	14.31	39
Total debt + notes payable to subs that issued TPS / Equity capital	7.22	14.28	34	7.81			7.25			8.10	16.67	34	8.24	16.36	43
Total debt + Loans guaranteed for affiliate / Equity capital	5.15	12.21	36	4.64			4.28			4.84	14.68	31	4.90	14.56	39
Total debt / Equity capital – excess over fair value	5.15	12.27	36	4.64			4.28			4.84	14.52	31	4.90	14.51	39
Long-term debt / Equity capital	3.20	11.61	32	4.64			4.28			4.84	13.56	32	4.90	13.04	40
Short-term debt / Equity capital	1.95	0.43	84	0			0			0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0			0			0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0			0			0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	27.37	39.62	38	29.93			29.68			19.42	34.67	33	14.30	28.44	35
Double Leverage															
Equity investment in subs / Equity capital	99.63	103.92	30	102.44			99.29			103.19	102.81	55	102.17	103.22	47
Total investment in subs / Equity capital	99.63	109.01	21	102.45			99.29			103.19	110.16	39	102.17	111.07	34
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.08	0.41	24	0.23			-0.07			0.38	0.47	52	0.18	0.36	46
Equity investment in subs – equity cap / Net income-div (X)		1.23		0.35						0.72	1.82	26	0.26	1.22	19
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	228.38	126.15	84	131.90			146.54			104.56	136.59	36	292.45	177.68	84
Cash from ops + noncash items + op expense / Op expense + dividend	231.85	116.54	81	133.65			149.47			107.04	147.24	29	294.36	190.27	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	215.43	92.87	87	124.99			189.83			78.02	134.08	14	109.45	116.34	52
Pretax operating income + interest expense / Interest expense	11,311.23	1,457.38	95	12,154.38			14,141.94			5,850.64	2,016.32	87	8,359.58	1,968.54	91
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,037.97	1,417.74	91	4,145.51			4,795.86			2,354.09	1,539.23	81	4,094.20	1,632.83	88
Dividends + interest from subsidiaries / Interest expense + dividends	248.57	140.52	82	139.58			154.74			109.44	150.43	33	312.60	210.80	80
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0			0			0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	12.41	28.68	28	26.55			25.49			19.83	35.64	56	26.62	57.11	57
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.29	3.32	66	3.44			5.99			3.03	3.85	51	4.05	2.64	67
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due				0.36							0.10			0.04	
Nonaccrual				0.76							1.03			0.54	
Total				1.12							1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0			0			0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0			0			0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0			0			0	0	49	0	0	49
Total	0	0.01	46	0			0			0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.13	1.69	52	0.10			0.17			0.11	2.66	51	0.22	5.62	52
Combined thrift assets (reported only by bank holding companies)	0	0	50	0			0			0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.05	0.05	88	0.07			0.07			0.07	0.08	86	0.08	0.19	83

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	41.04	82.17	27	74.76			66.79			96.11	81.10	69	31.67	57.84	28
Dividends declared / Net income	71.91	34	92	35.25			35.29			47.10	42.29	58	32.38	33.08	50
Net income – dividends / Average equity.....	1.48	7.04	6	7.12			7.13			4.47	4.14	55	8.31	6.46	75
Percent of Dividends Paid															
Dividends from bank subsidiaries	253.82	128.25	82	141.01			156.28			101.99	132.17	36	0	178.13	9
Dividends from nonbank subsidiaries	0.06	2.20	61	0.06			0.06			9.27	3.41	82	0.14	7.53	43
Dividends from subsidiary holding companies.....	0	2.84	45	0			0			0	4.85	44	324.16	21.40	93
Dividends from all subsidiaries	253.88	168.66	77	141.07			156.34			111.26	174.85	29	324.30	260.40	74
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	179.27	43.08	97	48.62			54.71			48.37	60.28	42		66.55	
Interest income from bank subsidiaries.....	0.01	0.13	62	0.01			0.01			0.05	0.36	56		0.54	
Management and service fees from bank subsidiaries	0	0.85	38	0			0			0	1.47	37		1.55	
Other income from bank subsidiaries.....	0	0	46	0			0			0	0	46		0	
Operating income from bank subsidiaries	179.28	46.71	96	48.64			54.72			48.42	62.88	39		69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.78	45.98	35	6.28			1.42			106.91	56.39	79	3.12	82.95	24
Interest income from nonbank subsidiaries.....	0	2.85	35	0			0			0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0			0			0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0			0			0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0.78	54.49	25	6.28			1.42			106.91	79.84	72	3.12	150.41	11
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73									43.51		103.64	61.23	73
Interest income from subsidiary holding companies		13.26									8.40		0	6.54	25
Management and service fees from subsidiary holding companies		0.33									0.44		0	0.36	46
Other income from subsidiary holding companies		-3.08									0.01		0	0.29	44
Operating income from subsidiary holding companies		98.24									55.20		103.64	76.49	53
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100.44	65.33	98	99.75			99.79			91.05	69.76	45	0	67.32	10
Interest income from bank subsidiaries.....	0.01	0.78	51	0.02			0.02			0.10	0.63	56	0.05	0.80	49
Management and service fees from bank subsidiaries	0	1.33	38	0			0			0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0			0			0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100.45	75.26	96	99.77			99.81			91.15	82.20	32	0.05	78.80	7
Dividends from nonbank subsidiaries	0.02	3.28	53	0.04			0.04			8.28	1.95	86	0.04	2.65	42
Interest income from nonbank subsidiaries.....	0	0.24	38	0			0			0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0			0			0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0			0			0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.02	5.58	42	0.04			0.04			8.28	4.70	80	0.04	7.29	27
Dividends from subsidiary holding companies.....	0	1.79	45	0			0			0	2.53	44	99.65	4.52	99
Interest income from subsidiary holding companies	0	0.01	46	0			0			0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0			0			0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0			0			0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0			0			0	4.56	42	99.65	6.08	96
Loans and advances from subsidiaries / Short term debt.....	106.30	189.04	64								135.13			83.37	
Loans and advances from subsidiaries / Total debt	40.19	28.16	67	68.34			69.40			67.44	27.08	81	68.17	28.33	80